

SHERROD BROWN  
OHIO

COMMITTEES:  
AGRICULTURE, NUTRITION,  
AND FORESTRY  
APPROPRIATIONS  
BANKING, HOUSING,  
AND URBAN AFFAIRS  
VETERANS' AFFAIRS  
SELECT COMMITTEE ON ETHICS

# United States Senate

WASHINGTON, DC 20510

March 30, 2012

Ms. Monica Jackson/CAB Nominations  
Consumer Financial Protection Bureau  
1500 Pennsylvania Avenue, N.W.  
(Attn: 1801 L Street)  
Washington, D.C. 20220

Dear Ms. Jackson:

I am writing to nominate James McCarthy to serve on the Consumer Financial Protection Bureau's Consumer Advisory Board.

For the last 14 years, Mr. McCarthy has been President and CEO of the Miami Valley Fair Housing Center (MVFHC) in Dayton, Ohio. MVFHC played a leading role in advocating on behalf of fair lending and civil rights issues. In his role as President, Mr. McCarthy has worked to protect consumers from discriminatory lending practices in Ohio and nationwide. Since 2006, he has also served as Chair of the National Fair Housing Alliance.

As you know, the mortgage crisis has hit the Dayton area particularly hard. About 21 percent of all residential mortgages in the Dayton area – 38,950 mortgages – were in negative equity in the fourth quarter of 2011. Under Mr. McCarthy's leadership, MVFHC has taken an active role in fighting for Dayton homeowners, including operating the Predatory Lending Solutions and Foreclosure Prevention project.

As President and CEO of MVFHC, Mr. McCarthy has experience engaging a wide range of stakeholders on housing issues. He works in communities across the country to educate consumers about fair housing practices and predatory mortgage lending – working closely with state and federal agencies like the Department of Housing and Urban Development, Federal Housing Finance Agency, Ohio Commission on Civil Rights, Ohio Supreme Court, and Ohio Attorney Generals' Office. He has testified before both state and federal legislative committees. He also has a strong connection with advocacy organizations like the AARP and Ohio housing advocacy coalitions and associations.

Throughout his career, Mr. McCarthy has demonstrated a steadfast dedication to homeowners in the Dayton community. He is smart, experienced, and most importantly, he cares about consumers. I support his nomination to advise and consult the CFPB to ensure that consumers are treated fairly and protected from predatory lenders.

Sincerely,



Sherrod Brown  
United States Senator